

TO OUR FRIENDS AND CUSTOMERS:--

We take pleasure and pride in calling your attention to the statement of this Bank at the bottom of this page.

In our page advertisement of October, 1925, we said:

"For years this bank has loaned more individual farmers money than any bank in this section of the state and while the farmers are in good financial condition is the best time for the farmer to commence depositing his money in A BANK THAT WILL LEND HIM MONEY WHEN HE NEEDS IT."

Any bank can lend money in flush times but it takes a strong, safe, well managed institution to lend its customers money during the hard times that invariably follow periods of prosperity. Our Bank claims to belong to the well managed class of banks, and on the strength, safety and conservatism of this bank, as well as its record of service to its customers, we solicit your business."

We are NOW having the hard times of 1926 following several years of prosperity and our Bank is taking care of each and every one of its customers and will continue to do so.

We point with pride to the fact that although we have had a storm that destroyed about 50 per cent of the value of our cotton crop, still this Bank does not owe any money and will continue to do business along the same conservative basis as in the past.

Our Bank offers you the following security for your deposits:

CAPITAL PAID IN	\$200,000.00
SURPLUS AND PROFITS	91,000.00
SHAREHOLDERS LIABILITY	200,000.00
SECURITY TO DEPOSITORS	\$491,000.00

In our SAVINGS DEPARTMENT we pay 4 per cent interest compounded quarterly.

Statement as of December 10th, 1926.

RESOURCES	LIABILITIES
Loans and Discounts	\$ 865,958.51
Overdrafts (On Cotton)	9,949.67
United States Bonds	205,812.50
Stocks, Bonds and Securities	13,140.00
Banking House, Furniture & Fixtures	19,322.69
Real Estate owned, other than banking house	2,427.07
CASH	126,311.33
TOTAL	\$1,242,921.77

RESOURCES	LIABILITIES
Capital Stock	\$ 200,000.00
Surplus and Undivided Profits	91,118.75
Circulation	200,000.00
Rediscounts	NONE
Money Borrowed	NONE
DEPOSITS	751,803.02
TOTAL	\$1,242,921.77

**THE FIRST NATIONAL BANK
OPP, ALABAMA**

C. W. MIZELL, President,
W. B. BENTON, Cashier,

R. B. McDAVID, Vice-President,
R. C. WOODHAM, Ass't. Cashier,

G. C. PIERCE, Vice-President,
J. E. CHEATHAM, Jr., Ass't. Cashier

POOR ORIGINAL

FOR
Latest News of Interest
Read
The Elba Clipper

VOLUME XXX.

SEVERAL GROUP MEETINGS TO BE HELD BY COUNTY TEACHERS.

There will be a series of group teachers meetings during the month of January, at the following times and places:

On the 14th the following teachers will be present: Mrs. Misses J. D. Campbell, Mary Beasley, Zola Cosby, Rhoades—E. W. Ellis, Mrs. Lemme, Rhoades, Miss Vergie She, Mrs. Jones, Bell, Willis Weeks, Brookins—N. W. Brooks, Miss Carrie Pierce, Bernice Garner, Alberton—Misses Hilda Swain, Bob Stephens; Fairview—C. A. Johnson, Misses Roberta Johnson, Emily Morris, Kate Jones; Macedonia—Misses Mollie Dickens, Fannie M. Smith; Ino—Misses Leonie B. Walls and Jane Marble; Weeks—Mrs. P. Weatherly and Miss Adela Hayes.

At Damasus on the 21st, the following teachers will meet: E. D. Dozier, Misses Eva Flowers and Ruth Martin, Mrs. Mrs. Wayland Young, Harrison—Miss Athene Camichael; Bradshaw—H. L. Sullivan and Misses Bertie Hix and Jessie Windham; Sand Hill—Misses Arva D. Parker, Mrs. Mary Foreman, Goodman—Mrs. Mrs. W. E. Young, Misses Minnie Pierce, Jessie Bass; Asbury—Misses Velma Watkins, Julia Watkins.

At Pensacola on the 28th, the following teachers will meet at Union Academy on the 28th: H. W. Simmons, Misses Bertha Parrish, Mary Kitchen, and Mrs. C. W. Harrell; Stinson—Miss Mary E. Parish; Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. Vashdi Boyett; Cover Ridge—Mrs. Etta M. Ward, Miss Ruth Harris; Sardis—Mrs. John Martin, Miss Ruth Andrews and Mrs. Willie Martin; Coal Springs—Miss Alice Martin; County Line—Misses Lucy Martin and Louise Speigner; Key-

stone—W. A. Edwards.

The object of these meetings is to put the county objectives for the year. Demonstration teaching will be done by the local teachers, showing the different types of reading. These meetings are proving to be very beneficial and enjoyable.

Mr. O. Colley, Superintendent of the Baptist Orphanage preached to a large and appreciative audience at the Elba Baptist Church Sunday.

Mr. J. F. Blair, teacher for Miami, Fla. Sunday where she will join her husband in making it their home. Their many friends regret to see them go.

Little Miss Betty Benton, of Elba, is spending a few days with her grand parents, Mr. and Mrs. M. N. Morrow.

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Dr. J. O. Colley, Superintendent of the Union Academy on the 28th:

Brief Review of Four Years of Coffee County Administration--1923-1926.

By J. A. Carnley, Judge of Probate

PUBLIC OFFICE A PUBLIC TRUST

The greatest system of government in the earth. Public officials should give an account of their stewardship. In this brief review it is here sought to give only some of the things which this administration during the past four years have accomplished.

COUNTY PUT ON CASH BASIS.

At the beginning of 1923 County warrants were being discounted from fifty to six thousand dollars. There were outstanding \$75,000 worth of warrants which were interest-bearing. The county's credit was broken down. There were some warrants due back to 1915. As a result of the administration of affairs had to be conducted on a credit system, issuing county warrants in more than double of what the county received. Some individuals and banks brought in those county warrants at a discount and took advantage of one hundred cents in the dollar from the County. The County Bank received as premiums about one half of the tax paid.

On March 19, 1923, the people voted to fund the County's debts issued in 1899, known as the Court House and Jail Improvement Bonds. On these the County had been paying annual 8 per cent interest since 1919, when they were due. These bonds amounted to \$10,000.00.

In addition to the first work of this administration was, therefore, to pay off the court house and jail improvement bonds on a cash basis. This was done by issuance of funding and refunding bonds, bearing interest at 6 per cent payable semi-annually. The total of these warrants and bonds was \$86,000.00. The Funding and Refunding bonds were issued in 1923.

In addition the County has a bonded debt of \$100,000.00 for Road and Bridge Bonds issued in 1912, and maturing in 1926 with interest at 5 per cent payable semi-annually, and making the county's total bonded indebtedness the sum of \$186,000.00. On these bonds the County pays annually \$10,160.00 interest.

ROADS AND BRIDGES.

At the beginning of 1923 the County roads were in such bad condition that no road had been accomplished with the \$100,000.00 issued in 1912-1913 from the Road and Bridge Bonds had disappeared almost entirely. The main part of these roads had been spent upon a few roads, but these were in very poor condition.

The County had no road system. It took practically all of the Road and Bridge funds immediately to repair, rebuild and build bridges, and most of these were greatly in need of immediate repair.

To the highway department and road equipment which had been purchased by the County had been deteriorated in value and much of it abandoned on the tank site. There were 17 miles but these had been used on farms for rights of way for the County roads. This had, naturally, promoted the road work in the county. There are now ready for the tractor-grader outfit over one hundred miles of road rights of way, and the demands of the people cannot be met properly.

During the years of 1927 and 1928, if this road program may continue, Coffee County will have gone forward a long way in perfecting a fairly good road system.

STATE HIGHWAYS IN COFFEE.

Coffee County will have by the end of 1927,

if plans carry, 75 miles of State Highways. These will go to Coffee the greatest number of miles of any adjacent county. Out of the \$200,000.00 of the five-year plan, the County pays \$1200 a year to this work. Does this pay in dollars and cents? There is no measure of the cost of maintaining roads in value and much of it abandoned on the tank site. There were 17 miles but these had been used on farms for rights of way for the County roads. This had, naturally, promoted the road work in the county. There are now ready for the tractor-grader outfit over one hundred miles of road rights of way, and the demands of the people cannot be met properly.

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CATERPILLAR TRACTORS AND GRADERS.

In the beginning of 1924 the County Com-

misioners took a good start in building.

They now own ten tractor-grader outfit, and the County has the building of the Enterprise Court House-Court Line road. This road being completed, this tractor-grader outfit was moved to the Clintonville-Arlton road, which was graded by July, 1924.

In April, 1924, the County purchased a second tractor-grader outfit, and this outfit was placed on the Elba-Semmes road, which was soon graded. In November, 1924, the commissioners ordered a fifth tractor-grader tractor, 10 grader and 10 footer, and placed the graded roads.

The County has some fine roads, and some

old roads require constant maintenance, otherwise it is a waste to build them. It takes money and a lot of time to build and maintain highways. Cheap roads will not wear well.

When roads bring us rapidly going to pieces, and one long there will be no lumber to rebuild and repair these bridges. Steel and concrete bridges are the cheapest and most economical in the long run.

PUBLIC IMPROVEMENTS MADE.

COURT HOUSES AND JAILS. In the beginning of 1923 the Home of the County and the County Jail at Elba were in bad condition, and were during the year of 1923 repaired, painted and generally improved which contributed to the preservation as well as the convenience of these public buildings.

In January, 1924, the Court House at Elba was destroyed by fire. During the next few months the Court House there was rebuilt, and made fire-proof with safety vaults for all county records. This was done with insurance money received and the efforts of the County and the Court House Demonstration work. Posing as the engineer of the people they would preclude the minds of the uninformed and make the activities of these departments of the County administration appear useless. The Probate Judge has not made any effort to nullify this order.

It would be interesting here to give the figures showing investments of the County in real estate and bridge materials and culverts. The people of Coffee County are more intelligent than some politicians give them credit of being. With the outside funds of the County Commissioners, about four caterpillar tractors and big graders, these four caterpillar tractors have been run since, and up to this time about 350 miles or roads have been graded.

The County now has two good metal crews at work with 17 miles to the crew and working on average all the time about 25 men. These crews are now working on building the caterpillar tractors and repairing roads and maintaining the graded roads. The County has some fine roads.

During the years of 1925 and 1926 the County constructed four good steel bridges, two across Pea River and two across Double Bridges Creek. In

the County these bridges were wrecked and washed away, necessitating an expenditure of all available road and bridge funds and the amount of \$100,000.00 of interest-bearing warrants.

In March, 1925, and again in September, many of the bridges were washed away and destroyed by floods, requiring another expenditure of all available road and bridge funds and the amount of \$100,000.00. Ordinary conditions would leave all of the road and bridge funds of the county to keep these bridges. The extraordinary conditions in 1925, when the amount of interest-bearing warrants of \$25,000.00, which is more than one year's road and bridge taxes paid.

In order to maintain the County credit and for cash and a saving of his debts, it has been necessary to borrow this money. It is a terrible practice to do this, and we hope to repay these loans without serious interference with the road and bridge work of the county.

COUNTY CONVICTS.

In 1923, the County Convict House presents an imposing appearance, and is adequate to house all the county departments, the business of the county now having grown so extensively. It will not be necessary in many years to come to pay rent for county head expenses to the County. The County has not furnished many convicts during the past two years.

COUNTY TAXES.

Prior to the year of 1923 tax valuations in the county were one-half a gallon of gas and later in the same year increased to two cents a gallon.

This gasoline tax is equally divided among the sixty-seven counties. This has been a great help in our County road work. In 1924, Coffee County received a sum of \$10,000.00, and in 1925, around \$25,000.00; and during 1926, this gradually increased to \$30,000.00.

Very little was received in 1923. With the aid of this gasoline tax Coffee County has financed all its road crew work and at the same time purchased new caterpillar work. Now the gasoline tax has been used on bridges. The salaries of the county employees in the county, including automobile drivers, was eight and a quarter million dollars, or about three million dollars reduction in assessment value.

It is kept in good condition.

THE COUNTY ALMSHOUSE.

At the beginning of 1923 the Almshouse, Farm and Almshouse was situated three miles west of Elba on the road leading to Dannelly's Cross Roads. There were at the time nine inmates in the Home. The buildings were old, under repair and presented a

very dilapidated appearance. Things looked gloomy in the little vale between two hills.

In May, 1924, the inmates were removed to the new Home on Law Heights, one mile east of Elba, residence and building a decent place giving six rooms more. Repairs were made to the residence, and all the buildings painted. There are now 22 inmates in the Almshouse, and they are made comfortable. In 1926, a new water system was installed and same is in operation in Elmer lights Almshouse at the expense of the County. The County Almshouse is modern in appearance, has good water and no healthier place could be had for such a home. The value is well worth \$8,000.00. The old farm and shop or buildings were sold for \$1600. The County's present care of the poor will soon necessitate an additional building and additional equipment. No greater need has the County than the hospital, and this should be the next step taken by the County.

Maintainance of Roads.

The old system in vogue for many years was

continued in 1923, 1924 and 1925, which authorized commissioners and commissioners able to road duty days at the rate of \$1.00 per day or \$15.00 per year. The commissioners had to be bonded to the court.

Nearly all the overseers had been appointed by the out-going commissioners, and the new Commissioners who took charge on January 19, 1925, found much trouble in getting and keeping overseers on their jobs.

At the beginning of 1923 there was no farm demonstration work in Coffee County, and had not been for several years. The need of this work was visited by the County Commissioners and the work began on January 1, 1925, and continued to this date. The County pays \$150.00 a year to this work.

The State and Federal Government pay a like sum, and the Farm Bureau pays all other expenses.

In doing this work, this saves the farmers of the county thousands and thousands of dollars annually.

As a builder for the farm demonstration work.

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At the beginning of 1923 there was no farm demonstration work in Coffee County, and had not been for several years. The need of this work was visited by the County Commissioners and the work began on January 1, 1925, and continued to this date. The County pays \$150.00 a year to this work.

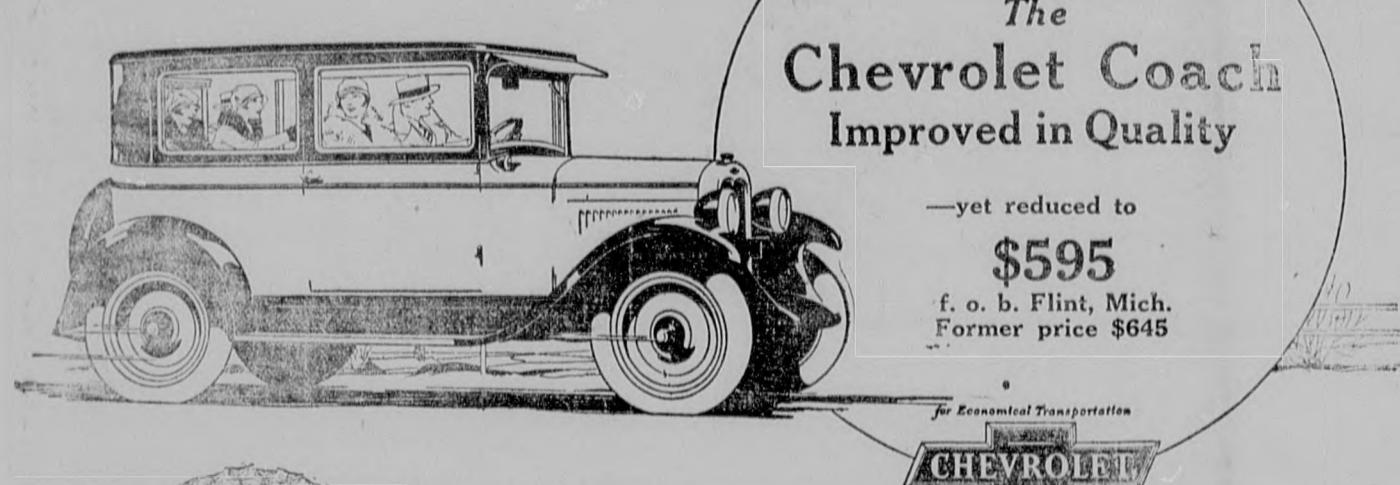
The State and Federal Government pay a like sum, and the Farm Bureau pays all other expenses.

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The Greatest Sensation of America's Greatest Industry!



New and Marvelously Beautiful Fisher Bodies
—a host of Mechanical Improvements—No Features found only on the costliest cars

PULS AN AMAZING REDUCTION IN PRICES!

America has always expected great things from its greatest industry. But the announcement of the Most Beautiful Chevrolet has been the automotive sensation of all time!

Here is a car which in beauty, luxury, quality and modern design challenges the costliest creations of the day.

In here, in a price class where average standards have been the rule is now offered a car so far beyond all expectation that comparisons cease.

Seven sport models styled as low priced cars were never styled before and offering such marks of fine car distinction as: full crown one-piece fenders, bullet type lamps and "fish tail" rear deck modeling! New and supremely beautiful bodies by Fisher! And above all, infinitely finer quality—the result of a host of additional improvements such as AC oil filter, AC air cleaner, coincidental steering and ignition lock, large front wheel drive gears, etc.

All this is coming to you at a price in the lower classes but of the Chevrolet line—the Coach. It would be a brilliant achievement for any manufacturer merely to design such a splendid car to sell at any reasonable low price. But to sell at the amazing price of \$595 is a feat of history making proportions. That one price reduction alone would suffice to center worldwide attention on Chevrolet. But due to economies of tremendous production plus the vast resources of General Motors Chevrolet is still further reducing its reductions on other models.

No matter in what price class you intend to buy or whether you plan to spend more or less than the price of a Chevrolet, come in today and see the most beautiful low priced Coach ever designed. Admire its marvelous style and grace! Mark its many new fine-car features! Learn for yourself by personal inspection why, at its new low price, it is the greatest sensation of America's greatest industry!

For your Chevrolet buy let the world providing Quality at Low Cost. But now with a new and more beautiful car—with a car infinitely finer in quality and greatly lower in price Chevrolet stands supreme and unchallenged in dollar-for-dollar value!

Entirely new Model with rubber seat

1-TON TRUCK.....\$495

(Chassis Only)

1/2-Ton Truck.....\$395

(Chassis Only)

Balloon Tires Now Standard on All Models

All Prices F. O. B., Flint, Mich.

RAINER MOTOR CO.

ELBA, ALABAMA

QUALITY AT LOW COST

NOTICE!
\$1.00 FREE! FREE! NOTICE!
\$1.00 FREE!

We are going to give FREE \$1.00 to each Customer who spends \$5.00 or more at our store next Saturday morning before 12 o'clock.

FREE
Auction Sale
Saturday, 2 p. m.

Cut This Out
Bring to our store and it will entitle you to get One Dollar back if you spend \$5.00 or more Saturday a. m. in our store.
TEATE & RUSS.

Grab Box Sale
Saturday, 1:30 p. m.
25c box

Friends we opened our sale Wednesday with the best crowd we ever had. Many thanks to all. Our prices are the lowest so why should we not sell. Come on here Friday and Saturday and see for yourself. We guarantee our prices to be the lowest yet.

TEATE & RUSS
ELBA,
ALA.

REPORT OF CONDITION OF ELBA BANK & TRUST COMPANY Located at Elba, Ala., at the close of business December 30, 1926.

RESOURCES.

Loans and Discounts \$321,765.42

Overdrafts 61.20

Other Bonds, Stocks and Warrants 16,750.97

Borrowing House 5,000.00

Furniture and Fixtures 2,800.00

Other Real Estate 19,080.55

CASH:

Current 8,845.00

Gold 4,426.00

Silver, Nickels, and Pennies 701.90

TOTAL 13,972.00

Deposits in Banks 37,718.99

Cash Items in Transit 3,214.64

Other Resources, P. O., Building and Fixtures 7,100.00

TOTAL 421,608.67

LIABILITIES.

Capital Stock Paid In \$75,000.00

Surplus Fund 50,000.00

Undivided Profits less Expenses and Taxes Paid 13,280.00

Reserve for Taxes and Interest 2,642.83

DEMAND DEPOSITS:

Individual Deposits \$133,168.83

Cashier's Checks 2,888.10

Unpaid Dividends 6,000.00

TOTAL 191,756.93

TIME DEPOSITS:

Time Certificates \$53,230.61

TOTAL 52,250.61

Notes and Bills Payable 32,000.00

Other Liabilities: unearned Interest 3,777.40

TOTAL 421,608.67

The State of Alabama, Coffee County.

Before we came J. L. MIXSON, Cashier of Elba Bank & Trust Co., who has been here for over 20 years and foregoing statement is true and gives the actual condition of said Bank, as shown on the books on file in said Bank.

MIXSON, Cashier:

Sown to and subscriber before me, his 4th day of January, 1927.

W. M. FARRIS, Notary Public.

ATTEST: Y. W. Rainer, S. H. Brock, Chas. L. Rose, Directors.

FARMERS ASK ABOUT MAKING TRUCK CROPS.

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The Missionary Society of the Methodist Church held its regular monthly meeting at the First Methodist Church on January 11th, at which time the annual meeting of the county agent, R. G. Arnold, was also held in the same hall.

According to the report of Mr. Arnold, Coffee County has produced approximately 5,250 bales of cotton to date and during the last season sold 1,967 tons of cotton. On March 1st, the Alabama farm bureau cotton association received 800 bales of cotton from a member in Coffee county, the largest amount ever pooled by the association at any one time by a single farmer. Whole-hearted support of the pooling movement is said to have been forthcoming from the cotton bankers and farm leaders of the county.

The cotton association is reported by officials to be receiving heavy delivery of cotton.

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1-TON TRUCK.....\$495

(Chassis Only)

1/2-Ton Truck.....\$395

(Chassis Only)

Balloon Tires Now Standard on All Models

All Prices F. O. B., Flint, Mich.

We're Moving!

We are glad to announce to our good friends and customers that we are moving to our new location in the May block this week, and we heartily welcome you there.

We will be pleased to have you inspect our new modern service and repair department.

Rainer Motor Co., Inc.

PHONE 229 — — — ELBA, ALA.

Supreme In Quality--

When purchasing any lotion or powder for face or body use, Quality is of first importance. Pure preparations do not harm the skin, rather they supply it needed elements in the proper form.

Our line includes all well known and popular makes of lotions, powders and other toilet necessities. Come here for your needs.

TELEPHONE 130

Whitman Drug Co.

QUALITY — — — SERVICE

Mr. and Mrs. W. O. Vaughn and Mr. and Mrs. S. H. Brock spent Sunday in Opp guests of Dr. and Mrs. J. C. McLeod.

Dr. and Mrs. J. E. Rose left last week for Mobile, where they will make their home. Friends wish them much success and happiness.

FORECLOSURE NOTICE.

The State of Alabama, Coffee County. Default having been made in the payment of the principal sum due on the 15th day of December, 1926, on the debt secured by that certain mortgage deed signed on the 15th day of March, 1923, by Samantha Lowry to the Federal Land Bank of Elba, Alabama, the said mortgage is recorded in the Office of the Judge of Probate of Coffee County, Alabama, Elba Division, in Book of Mortgages M-3, page 35, et sequi, the registrars of the Federal Land Bank of New Orleans under and by virtue of the power of sale and foreclosure contained in said mortgage deed, will offer for sale in front of the courthouse door in Elba, Alabama, within the legal hours of the day, the property herein described on the 20th day of January, 1927, the following described land, to-wit:

Mr. Otis F. Lightner, elected Sheriff of Coffee County, for the purpose of realizing the emigre debts as provided for in said mortgage deed, will offer for sale the property herein described on the 20th day of January, 1927, the following described land, to-wit:

Mr. C. C. Colquitt and Mrs. Bertha Duke of Montgomery and Mrs. Lillian Brannon, Miss Mary Dean Brannon and Mrs. Boce Colquitt of Brantley were done at office in Elba, Ala., this the 10th day of January, 1927.

THE FEDERAL LAND BANK OF NEW ORLEANS.

Atteorneys & Brunn, Register.

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W. T. LIVINGSTON, Register.

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